

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re US Patent Application of:	)	
	)	
Merrill Brooks Smith et al.	)	
	)	
Application No.: 10/758,429	)	Group Art Unit: 2876
	)	
Filing Date: January 16, 2004	)	Examiner: D. St.Cyr
	)	
Title: SYSTEM AND METHOD FOR	)	Confirmation No. 5641
CONDUCTING A RETURN	)	
TRANSACTION FOR A PIN-	)	
ACTIVATED ACCOUNT	)	

**RESPONSE AND AMENDMENT UNDER 37 C.F.R. §1.111**

**Mail Stop Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the non-final Office Action mailed April 12, 2006, Applicants respectfully submit this Amendment and Response under 37 CFR §1.111.

**IN THE CLAIMS** begins on page 2 of this paper.

**REMARKS** begin on page 11 of this paper.